



7-15-03

PATENT
Customer No. 22,852
Attorney Docket No. 05793.3063

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:)
)
Jonathan TURNER et al.) Group Art Unit: 2164
)
Application No.: 09/924,684) Examiner: Unassigned
)
Filed: August 9, 2001)
)
For: SYSTEM AND METHODS FOR)
PROVIDING FINANCIAL)
ACCOUNT INFORMATION OVER)
A NETWORK)

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

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Sir:

INFORMATION DISCLOSURE STATEMENT UNDER 37 C.F.R. § 1.97(b)

Pursuant to 37 C.F.R. §§ 1.56 and 1.97(b), Applicants bring to the attention of the Examiner the documents listed on the attached PTO 1449. This Information Disclosure Statement is being filed before the mailing date of a first Office Action on the merits for the above-referenced application. Copies of the listed documents are attached.

Applicants respectfully request that the Examiner consider the listed documents and indicate that they were considered by making appropriate notations on the attached form.

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The listed documents were cited in an International Search report issued by the International Searching Authority (US) for International Application No. PCT/US02/21838, which is the corresponding International application for the above-identified application. A copy of the International Search Report is also attached.

This submission does not represent that a search has been made or that no better art exists and does not constitute an admission that each or all of the listed documents are material or constitute "prior art." If the Examiner applies any of the documents as prior art against any claim in the application and Applicants determine that the cited documents do not constitute "prior art" under United States law, Applicants reserve the right to present to the office the relevant facts and law regarding the appropriate status of such documents.

Applicants further reserve the right to take appropriate action to establish the patentability of the disclosed invention over the listed documents, should one or more of the documents be applied against the claims of the present application.

If there is any fee due in connection with the filing of this Statement, please charge the fee to our Deposit Account No. 06-0916.

Respectfully submitted,

FINNEGAN, HENDERSON, FARABOW,
GARRETT & DUNNER, L.L.P.

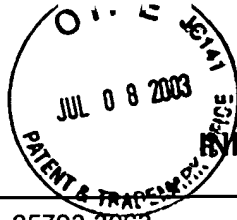
Dated: July 8, 2003

By: 

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OMB No. 0651-0011

INFORMATION DISCLOSURE CITATION

Atty. Docket No.	05793.3063	Appln. No.	09/924,684
Applicant	Jonathan TURNER et al.		
Filing Date	August 9, 2001	Group:	2164

U.S. PATENT DOCUMENTS

Examiner Initial*	Document Number	Issue Date	Name	Class	Sub Class	Filing Dat If Appropriate
	US 2002/0138418A1	Sep. 26, 2002	Zarin et al.	705	38	
	US 2002/0116304A1	Aug. 22, 2002	Casper et al.	705	35	

FOREIGN PATENT DOCUMENTS

Document Number	Publication Date	Country	Class	Sub Class	Translation Yes or N

OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)

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Examiner	Date Considered
*Examiner: Initial if reference considered, whether or not citation is in conformance with MPEP 609; draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.	
Form PTO 1449	Patent and Trademark Office - U.S. Department of Commerce